

Uslovi plaćanja (english below)

- Načini plaćanja:

Plaćanje proizvoda na našoj internet prodavnici je moguće izvršiti na jedan od sledećih načina: platnim karticama - VISA, DINA, Maestro ili MasterCard koje podržavaju plaćanje preko Interneta. Plaćanje karticama je realizovano u saradnji sa AllSecure doo i UNICREDIT BANK SRBIJA A.D. i obavlja se na bezbedan i sertifikovan način preko AllSecure Paymet Gateway-a, jednostavnim unosom podataka sa platne kartice.

Nakon što se unesu podaci o kartici i potvrdi plaćanje, banka autorizuje transakciju i time je porudžbina odobrena i ulazi u dalji proces pripreme za isporuku. Iznos će biti rezervisan na vašoj kartici (računu) i neće Vam biti raspoloživ za drugu namenu.

Proverite kod banke koja je karticu izdala da li Vaša kartica podržava plaćanje preko Interneta.

- Zaštita podataka kartice:

Prilikom unošenja podataka o platnoj kartici, poverljive informacije se prenose putem javne mreže u zaštićenoj (kriptovanoj) formi upotrebom SSL protokola, primenom najsavremenijih metoda tokenizacije osetljivih podataka, i u skladu sa PCI-DSS standardima. Niti jednog trenutka podaci o platnoj kartici nisu dostupni trgovcu.

3D Secure zaštita za sve trgovce i kupce - AllSecure Payment Gateway koristi najviše globalne standarde zaštite i privatnosti podataka. Svi trgovci koji koriste AllSecure Payment Gateway su automatski uključeni u 3D-Secure zaštitu, čime se kupcima garantuje bezbednost kupovine. Brojevi platnih kartica kupaca se ne čuvaju na sistemu trgovca a sami upis se štiti SSL enkripcijom podataka.

PCI DSS Standardi - AllSecure Payment Gateway se konstantno usaglašava sa svim zahtevima kartičarskih organizacija u cilju povećanja nivoa bezbednosti trgovaca i kupaca. Od 2005 godine do danas, bez prekida, sistem je sertifikovan kao PCI-DSS Level 1 što

predstavlja najviši standard u industriji. PCI Data Security Standard (PCI-DSS) je norma koja definiše neophodne mere bezbednosti pri obradi, čuvanju i prenošenju osetljivih kartičarskih podataka. PCI Standardima se štite osetljivi podaci o korisniku kartice tokom celog procesa plaćanja: od momenta unosa podataka na prodajnom mestu trgovca, tokom komunikacija između trgovca i relevantnih banaka i kartičarskih organizacija, kao i kasnije čuvanje tih podataka.

- Povraćaj sredstava:

U slučaju povraćaja sredstava kupcu koji je predhodno platio nekom od platnih kartica, delimično ili u celosti, a bez obzira na razlog vraćanja, taj povraćaj se vrši isključivo preko iste VISA, DINA, Maestro ili MasterCard kartice koja je korištena za plaćanje. Ovo znači da će naša banka na naš zahtev obaviti povraćaj sredstava na račun korisnika kartice.

- Izjava o konverzijama:

„Sva plaćanja će biti obavljenima u dinarima (RSD). Ukoliko se plaća platnim karticama inostranih Banaka izdavalaca, dinarski iznos transakcije će biti konvertovan u settlement valutu Banke (EUR) prema kursu Narodne Banke Srbije. Pri zaduživanju Vase platne kartice, već konvertovan iznos će se konvertovati u Vasu lokalnu valutu, prema kursu koji primenjuju operatori platnih kartica.“

Terms of payment

- Payment methods:

Payment for products in our online store can be made in one of the following ways: by credit card - VISA, DINA, Maestro or MasterCard that support online payment. Card payment is implemented in cooperation with AllSecure doo and UNICREDIT BANK SRBIJA A.D. and is carried out in a secure and certified manner via the AllSecure Paymet Gateway, by simply entering your payment card details.

After entering your card details and confirming the payment, the bank authorizes the transaction and thus the order is approved and enters the further process of preparing for delivery. The amount will be reserved on your card (account) and will not be available to you for any other purpose.

Check with the bank that issued the card whether your card supports online payment.

- Payment card data protection:

When entering payment card details, confidential information is transmitted over a public network in a protected (encrypted) form using the SSL protocol, applying the most modern methods of tokenization of sensitive data, and in accordance with PCI-DSS standards. At no time is the payment card data available to the merchant.

3D Secure protection for all merchants and customers - AllSecure Payment Gateway uses the highest global standards of data protection and privacy. All merchants using AllSecure Payment Gateway are automatically included in 3D-Secure protection, which guarantees the safety of purchases to customers. Customer payment card numbers are not stored on the merchant's system, and the entry itself is protected by SSL data encryption.

PCI DSS Standards - AllSecure Payment Gateway constantly complies with all requirements of card organizations in order to increase the level of security for merchants and customers. Since 2005, without interruption, the system has been certified as PCI-DSS Level 1, which represents the highest standard in the industry. The PCI Data Security Standard (PCI-DSS) is a standard that defines the necessary security measures for the processing, storage, and transmission of sensitive cardholder data. PCI Standards protect sensitive cardholder data throughout the payment process: from the moment the data is entered at the merchant's point of sale, during communications between the merchant and relevant banks and card organizations, and the subsequent storage of that data.

- Refunds:

In the event of a refund to a customer who previously paid with a payment card, in part or in full, regardless of the reason for the refund, the refund will be made exclusively via the same VISA, DINA, Maestro or MasterCard card that was used for payment. This means that our bank will, at our request, refund the funds to the cardholder's account.

- Conversion statement:

"Please note that all payments will be effected in the Serbian currency – dinar (RSD). If the payment is done using foreign issuers payment cards, total amount of transaction will be converted into bank settlement currency, according to the current exchange rate of the Serbian National Bank. Once when transaction is settled the already converted amount will be converted into your local currency according to the exchange rate of credit card associations. As a result of this conversion there is a possibility of a slight difference from the original price stated in our web site."